

Information to identify the case:			
Debtor 1	Edward W. Rosensteel		Social Security number or ITIN xxx-xx-0969
	First Name	Middle Name	Last Name
Debtor 2	Elizabeth M. Rosensteel		Social Security number or ITIN xxx-xx-7842
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-21005-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward W. Rosensteel

Elizabeth M. Rosensteel

6/14/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Edward W. Rosensteel
Elizabeth M. Rosensteel
Debtors

Case No. 16-21005-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 14, 2021

User: lfin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Edward W. Rosensteel, Elizabeth M. Rosensteel, 913 Lawrence Street, Monongahela, PA 15063-1927
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14198528	CCA, PO Box 806, Norwell, MA 02061-0806
14198529	+ City of Monongahela, 449 West Main Street, Monongahela, PA 15063-2559
14198531	Corning Federal Credit Union, PO Box 1450, Corning, NY 14830-1050
14198530	+ Corning Federal Credit Union, 100 8th Street, Charleroi, PA 15022-1619
14198534	+ FNB Consumer Discount Company, 4313 Walnut St Unit 144, McKeesport, PA 15132-6129
14198532	+ Fingerhut-Webbank, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336
14198533	+ First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
15293217	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14325699	+ LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14198537	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14198538	+ Med Express, 3433 William Penn Highway, Pittsburgh, PA 15235-5412
14198540	Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
14262797	+ Peoples Natural Gas Company, LLC, 205 North Main Street, Butler, PA 16001, Attention: Barbara Rodgers 16001-4904
14198542	Quest Diagnostics, P. O. Box 64378, Baltimore, MD 21264-4378
14214708	+ Ringgold School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14198543	+ Ringold School District, 449 West Main Street, Monongahela, PA 15063-2563
14198544	Ringold School District, C/o Portnoff Law Associates LTD, Attn: Megan Iannaccone, Esquire, 1000 Sandy Hill Road, Suite 150, Norristown, PA 19401
14198546	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14198547	+ Washington County Tax Claim Bureau, 100 West Beau Street Ste. 205, Washington, PA 15301-4483

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

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cr	EDI: AGFINANCE.COM	Jun 15 2021 03:43:00	ONEMAIN FINANCIAL OF PENNSYLVANIA, INC., PO Box 3251, Evansville, IN 47731-3251
14260258	+ EDI: HFC.COM	Jun 15 2021 03:43:00	Beneficial Consumer Discount Company (See 410), c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
14198527	EDI: WFNNB.COM	Jun 15 2021 03:43:00	Catherines-Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
14198535	EDI: HFC.COM	Jun 15 2021 03:43:00	HFC, PO Box 5233, Carol Stream, IL 60197-5233
14198539	+ Email/Text: csc.bankruptcy@amwater.com	Jun 15 2021 00:06:00	PA American Water, P.O. Box 578, Alton, IL 62002-0578
14381554	Email/Text: peritus@ebn.phinsolutions.com	Jun 15 2021 00:06:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14198541	EDI: PRA.COM	Jun 15 2021 03:43:00	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502
14198545	EDI: AGFINANCE.COM	Jun 15 2021 03:43:00	Springleaf Financial, PO Box 3251, Evansville, IN 47731-3251
14198548	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 15 2021 00:05:00	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Goldman Sachs Mortgage Company
cr	*+	LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
cr	*+	Ringgold School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14198536	##	HFC, P.O. Box 1231, Brandon, FL 33509-1231

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmlawgroup.com
Chrisovalanate P. Fliakos	on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com

District/off: 0315-2

User: lfin

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Christopher M. Frye

on behalf of Joint Debtor Elizabeth M. Rosensteel chris.frye@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r530
37@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Christopher M. Frye

on behalf of Debtor Edward W. Rosensteel chris.frye@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r530
37@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

James R. Wood

on behalf of Creditor Ringgold School District jwood@portnoffonline.com jwood@ecf.inforruptcy.com

Maria Miksich

on behalf of Creditor Goldman Sachs Mortgage Company mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com

TOTAL: 10